

Information to identify the case:

Debtor 1: Shabnam D Shah			Social Security number or ITIN: xxx-xx-3663
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: District of New Jersey			Date case filed in chapter: 13 7/14/17
Case number: 17-24300-JKS			Date case converted to chapter: 7 7/18/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Shabnam D Shah	
2. All other names used in the last 8 years		
3. Address	31 Legend Hills Dr Edgewater, NJ 07020	
4. Debtor's attorney Name and address	Shabnam D Shah 31 Legend Hills Dr Edgewater, NJ 07020	Contact phone _____
5. Bankruptcy trustee Name and address	Nancy Isaacson Greenbaum, Rowe, Smith & Davis LLP 75 Livingston Ave Suite 301 Roseland, NJ 07068-3701	Contact phone (973) 535-1600

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 7/24/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	August 20, 2018 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/19/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Shabnam D Shah
 Debtor

Case No. 17-24300-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db
 516942593 #+Shabnam D Shah, 31 Legend Hills Dr, Edgewater, NJ 07020-2124
 516942594 Advanced Collections, Inc, Po Box 6031, Clifton, NJ 07015-6031
 Asset Maximization Group, Inc, Debt Collection Agency, Po Box 190191,
 South Richmond Hill, NY 11419-0191
 516942595 B&B Collections Inc, PO Box 2137, Toms River, NJ 08754-2137
 516942596 Borough of Edgewater Ambulance, Po Box 207, Allentown, PA 18105-0207
 516942599 Celentano, Stadtmauer & Walentowicz, LLP, Attorneys at Law, 1035 Route 46 East,
 PO Box 2594, Clifton, NJ 07015-2594
 516942601 +Clinical Neurophysiology & Epilepsy, 725 River Road Suite 55, Edgewater, NJ 07020-1121
 516942604 East Bergen Imaging LLC, PO Box 3221, Indianapolis, IN 46206-3221
 517163727 +Englewood Hospital & Medical Center, c/o Celentano, Stadtmauer & Walentowicz,,
 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594
 516942606 +Englewood Hospital and Medical Center, 350 Engle Street, Englewood, NJ 07631-1898
 516942607 +Englewood Hospital and Medical Center, Po Box 48304, Newark, NJ 07101-8504
 516942608 +Englewood Pathologist PA, Po Box 3245, Indianapolis, IN 46206-3245
 516942609 +Foremost Management Corporation, 1 E Central Blvd, Palisades Park, NJ 07650-1708
 516942610 +Fusion Diagnostics Laboratorie, 210 Malapardis Road, Cedar Knolls, NJ 07927-1121
 516942611 Internal Revenue Service, PO Box 931000, Louisville, KY 40293-1000
 516978795 +Legend Hills Condo Assoc., Attn: Kimberly Bailey Borek, 163 Cranbury Rd. Ste. 101,
 Princeton Junction, NJ 08550-1246
 516942612 +Lidia Shajenko, MD, 725 River Rd Suite 55, Edgewater, NJ 07020-1121
 516942613 +MGI Financial Services, LLC, PO Box 1326, South Plainfield, NJ 07080-7320
 516942614 +Parker McCay P.A., 9000 Midlantic Drive, Suite 300, Po Box 5054,
 Mount Laurel, NJ 08054-5054
 516942615 RMB, Inc, Attn: Payment Processing, 409 Bearden Park Circle, Knoxville, TN 37919-7448
 516942617 +RWJ Rahway Workplace & Ambulatory Med, Po Box 780651, Philadelphia, PA 19178-0651
 516942619 +RWJUH Rahway, 865 Stone Street, Rahway, NJ 07065-2742
 516942616 +Robert Wood Johnson University at Rahway, 865 Stone Street, Rahway, NJ 07065-2742
 517126711 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 516942620 +Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
 516991744 +U.S. Bank National Association, Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516942623 Virtual Radiologic Corporation, PO Box 371863, Pittsburgh, PA 15250-7863

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +EDI: BNISAACSON.COM Jul 25 2018 02:58:00 Nancy Isaacson,
 Greenbaum, Rowe, Smith & Davis LLP, 75 Livingston Ave, Suite 301,
 Roseland, NJ 07068-3788
 smg
 E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 23:31:03 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 24 2018 23:30:58 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516942597 +E-mail/Text: clientrep@capitalcollects.com Jul 24 2018 23:32:08 Capital Collections,
 Po Box 150, West Berlin, NJ 08091-0150
 516942598 +EDI: CAPITALONE.COM Jul 25 2018 02:58:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 516942600 +EDI: CHASE.COM Jul 25 2018 02:58:00 Chase Card Services, Attn: Correspondence,
 Po Box 15278, Wilmington, DE 19850-5278
 516942602 +EDI: WFNNB.COM Jul 25 2018 02:58:00 Comenity Bank/Pier 1, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 516942603 +EDI: WFNNB.COM Jul 25 2018 02:58:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 516991235 +EDI: IRS.COM Jul 25 2018 02:58:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517107867 EDI: PRA.COM Jul 25 2018 02:58:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 517127924 EDI: Q3G.COM Jul 25 2018 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 516942618 +E-mail/Text: rwjebn@rwjbh.org Jul 24 2018 23:31:58 RWJUH Rahway, PO Box 1515,
 Elizabeth, NJ 07207-1515
 516942622 +E-mail/Text: bankruptcydepartment@tsico.com Jul 24 2018 23:31:46 Transworld Systems Inc,
 507 Prudential Road, Horsham, PA 19044-2308
 516942624 +EDI: WFFC.COM Jul 25 2018 02:58:00 Wells Fargo Bank, Mac F82535-02f, Po Box 10438,
 Des Moines, IA 50306-0438
 517087911 EDI: WFFC.COM Jul 25 2018 02:58:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 15

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 42

Date Rcvd: Jul 24, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516942621* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation,
Federal Offset Program, PO Box 283, Trenton, NJ 08695-0283)
516942605 ##+Emergency Physicians of Englewood, PC, PO Box 3266, Indianapolis, IN 46206-3266
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 24, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NBS Specialized Loan Servicing LLC
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee relating to
Chevy Chase Funding LLC Mortgage Backed Certificates Series 2007-1 dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5